

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI**

IN RE:

CHAPTER 13

KATHERINE THOMAS

CASE NO. 17-10697-SDM

DEBTOR'S CERTIFICATION AND
MOTION FOR ENTRY OF CHAPTER 13 DISCHARGE
PURSUANT TO 11 U.S.C. §1328 (a) and (h)

**THIS MOTION SEEKS AN ORDER DISCHARGING THE DEBTOR(S)
PURSUANT TO §1328(a) OF THE BANKRUPTCY CODE. IF YOU OPPOSE THIS
MOTION, YOU MUST FILE A RESPONSE WITH THE COURT WITHIN 21 DAYS
FROM THE DATE LISTED BELOW IN THE CERTIFICATE OF SERVICE.
YOUR RESPONSE MUST SET FORTH THE SPECIFIC FACTUAL ALLEGATION
WITH WHICH YOU DISAGREE AND A COPY OF YOUR RESPONSE MUST BE
SERVED ON THE DEBTOR(S) AND DEBTOR(S)' ATTORNEY. IF NO
TIMELY RESPONSE IS FILED, THE COURT MAY GRANT THIS MOTION
WITHOUT HOLDING A HEARING. A TIMELY RESPONSE IS NECESSARY
FOR A HEARING TO BE HELD.**

1. By signing below, the Debtor(s) certify under penalty of perjury that the following statements are true and correct:

- A. I have completed a personal financial management instructional course provided through an agency approved by the United States Trustee and have filed a statement, prepared as prescribed by Official Form 23, regarding completion of said course. **11 U.S.C.§1328 (g).**
- B. All pre-petition amounts owed by me on a domestic support obligation, if any, have been paid to the extent provided by the plan. All post-petition amounts owed by me on a domestic support obligation, if any, have been paid. **11 U.S.C.§1328 (a).**
- C. I have not received a discharge under chapter 7, 11 or 12 of the Bankruptcy Code in a prior case filed during the four-year period preceding the date that the petition was filed in this case. **11 U.S.C.§1328 (f)(1).**
- D. I have not received a discharge under chapter 13 of the Bankruptcy Code in a prior case filed during the two-year period before the date that the petition was filed in this case. **11 U.S.C.§1328 (f)(2).**
- E. I have not been convicted of a felony, the circumstances of which would demonstrate that the filing of this bankruptcy case constituted an abuse of the provisions of the Bankruptcy

CERTIFICATE OF SERVICE

I, Michael W. Boyd, attorney of record for the Debtor herein, do hereby certify that I have this day electronically filed the above and foregoing Certification and Motion for Entry of Chapter 13 Discharge with the Clerk of the United States Bankruptcy Court using the ECF system which sent notification of such filing to the following:

Office of the United States Trustee
USTPRegion05.AB.ECF@usdoj.gov

Locke D. Barkley
sbeasley@barkley13.com

and I hereby certify that I have mailed by United States Postal Service the document to all creditors listed on the matrix.

This, the 25th day of March, 2022.

/s/ Michael W. Boyd
MICHAEL W. BOYD

Michael W. Boyd
MS Bar No. 4216
Attorney at Law
Post Office Box 1586
Greenville, MS 38702-1586
662/332-0202

F. If I owe a debt arising from: (i) any violation of any State or Federal securities laws, regulations or orders, (ii) fraud, deceit or manipulation in a fiduciary capacity or in connection with the purchase or sale of any security, (iii) a civil remedy under § 1964 of Title 18 of the United States Code, or (iv) that caused serious injury or death to another individual in the preceding five years, then I have not claimed an exemption for my residence in an amount in excess of the statutory cap as prohibited by §522(q)(1) of the Bankruptcy Code. 11 U.S.C. §1328 (h)(1) and 11 U.S.C. §1328 (q)(1)(B).

G. No proceeding is pending in which I may be found guilty of a felony of the kind described in §522(q)(1)(A) or in which I may be found liable for a debt of the kind described in §522(q)(1)(B). 11 U.S.C. §1328 (h)(2).

H. I have made all payments required by my confirmed Chapter 13 plan or have, by separate motion, moved for the entry of a hardship discharge pursuant to 11 U.S.C. §1328 (b).

2. Debtor(s) hereby move the Court for the entry of a discharge order in this case.

Signed: Katherine Thomas
Katherine Thomas

3-24-22
Date

/s/ Michael W. Boyd
Michael W. Boyd
Attorney for Debtor
MS Bar No. 4216
Post Office Box 1586
Greenville, MS 3802-1586
662/332-0202

3-24-22
Date

3. Mailing address for filing responses:

Shallanda J. Clay, Clerk
U.S. Bankruptcy Court
703 Highway 145 North
Aberdeen, MS 39730

17-10697-SDM Katherine Thomas**Case type:** bk **Chapter:** 13 **Asset:** Yes **Vol:** v **Judge:** Selene D. Maddox
Date filed: 02/28/2017 **Date of last filing:** 03/20/2022 **Plan confirmed:** 05/23/2017

Creditors

C Spire 1018 Highland Colony Pkwy, Suite 300 Ridgeland, MS 39157	(3513723) (cr)
Capital One Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130	(3513724) (cr)
Capital One Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130	(3506810) (cr)
Capital One 15000 Capital One Drive Henrico, VA 23238	(3513725) (cr)
Cardworks/CW Nexus Attn: Bankruptcy Po Box 9201 Old Bethpage, NY 11804	(3513726) (cr)
Cardworks/CW Nexus Attn: Bankruptcy Po Box 9201 Old Bethpage, NY 11804	(3506811) (cr)
Chase Receivables 1247 Broadway Sonoma, CA 95476	(3506812) (cr)
Chase Receivables 1247 Broadway Sonoma, CA 95476	(3513727) (cr)
Credit One Bank Na Po Box 98873 Las Vegas, NV 89193	(3513728) (cr)
Credit One Bank Na Po Box 98873 Las Vegas, NV 89193	(3506813) (cr)

Credit Plan Of Green 1701-B Strong Avenue Greenwood, MS 38930	(3506814) (cr)
Credit Plan Of Greenwood 1701-B Strong Avenue Greenwood, MS 38930	(3513729) (cr)
Direct TV P.O. Box 6550 Englewood, CO 80155-6550	(3513730) (cr)
Fac/nab 480 James Robertson Pkwy Nashville, TN 37219	(3513731) (cr)
Fac/nab 480 James Robertson Pkwy Nashville, TN 37219	(3506815) (cr)
Fed Loan Sevicing Po Box 69184 Harrisburg, PA 17106	(3513732) (cr)
Fed Loan Sevicing Po Box 69184 Harrisburg, PA 17106	(3506816) (cr)
First Heritage 114 Veterans Memorial Drive Kosciusko, MS 39090	(3513733) (cr)
First Tower Loan, LLC P.O. Box 320001 Flowood, MS 39232	(3524542) (cr)
Fstheritag 114 Veterans Memorial Drive Kosciusko, MS 39090	(3506817) (cr)
Grand Canyon University 3300 West Camel Back Road Phoenix, AZ 85017	(3537534) (cr)
Harold Reed, II 2006 Kildare Street NW Huntsville, AL 35811	(3513734) (cr)
Lend Up 237 Kearney St, #372 San Francisco, CA 94108	(3513735) (cr)
LVNV Funding, LLC its successors and assigns as assignee of FNBm, LLC	(3559499) (cr)

Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

MERRICK BANK
Resurgent Capital Services
PO Box 10368
Greenville, SC 29603-0368

Merrick Bank Corp
PO Box 9201
Old Bethpage, NY 11804

Midland Funding, LLC
Midland Credit Management, Inc. as
agent for Midland Funding, LLC
PO Box 2011
Warren, MI 48090

Network Collection S
P O Box 1725
Hattiesburg, MS 39403

Network Collection S
P O Box 1725
Hattiesburg, MS 39403

Nissan
POB 660366
Dallas, TX 75266-0366

Nissan Motor Acceptanc
Po Box 660360
Dallas, TX 75266

Nissan Motor Acceptanc
Po Box 660360
Dallas, TX 75266

Portfolio Recovery Associates, LLC
POB 41067
Norfolk VA 23541

PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541

Republic Finance
508 W Park Ave
Greenwood, MS 38930

Republic Finance Co.
508 W Park Ave
Greenwood, MS 38930

(3548621)
(cr)

(3513736)
(cr)

(3563546)
(cr)

(3513737)
(cr)

(3506818)
(cr)

(3508591)
(cr)

(3506819)
(cr)

(3513738)
(cr)

(3572788)
(cr)

(3507696)
(cr)

(3513739)
(cr)

(3506820)
(cr)

Republic Finance, LLC 1140 Roma Avenue Hammond, LA 70403	(3530827) (cr)
Smith Rouchin & Associates Sra 1456 Ellis Ave Jackson, MS 39204	(3513740) (cr)
Smith Rouchin & Associates Sra 1456 Ellis Ave Jackson, MS 39204	(3506821) (cr)
Synchrony Bank/ JC Penneys Attn: Bankruptcy Po Box 956060 Orlando, FL 32896	(3506822) (cr)
Synchrony Bank/ JC Penneys Attn: Bankruptcy Po Box 956060 Orlando, FL 32896	(3513741) (cr)
Tower Loan Attn: Bankruptcy 406 Liberty Park Court Flowood, MS 39232	(3506823) (cr)
Tower Loan of Lexington PO Box 320367 Flowood, MS 39232	(3513742) (cr)
Tower Loan of Lexington PO Box 32067 Flowood, MS 39232	(3513743) (cr)
U.S. Department of Education c/o FedLoan Servicing P.O. Box 69184 Harrisburg, PA 17106-9184	(3568077) (cr)
Verizon by American InfoSource LP as agent 4515 N Santa Fe Ave Oklahoma City, OK 73118	(3549651) (cr)
World Omni Financial 6150 Omni Park Dr Mobile, AL 36609	(3506824) (cr)
World Omni Financial 6150 Omni Park Dr Mobile, AL 36609	(3513744) (cr)

**World Omni Financial Corp. Its Successor and
Assigns**
c/o Weltman, Weinberg & Reis Co LPA (3528588)
323 W. Lakeside Ave Suite 200 (cr)
Cleveland, OH 44113

PACER Service Center			
Transaction Receipt			
03/25/2022 07:41:57			
PACER Login:	boydlawoffice	Client Code:	
Description:	Creditor List	Search Criteria:	17-10697-SDM Creditor Type: cr
Billable Pages:	2	Cost:	0.20